

In re:  
Joanne Lawrence  
Debtor

Case No. 20-14010-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Sep 12, 2024

User: admin  
Form ID: 138OBJ

Page 1 of 3  
Total Noticed: 27

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^      | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.   |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 14, 2024:

| Recip ID | Recipient Name and Address   |
|----------|--|
| db       | + Joanne Lawrence, 1541 E. Upsal Street, Philadelphia, PA 19150-1419   |
| 14548520 | + Advanced Family Dentistry, 327 Township Line Road, Elkins Park, PA 19027-2222  |
| 14548525 | + Gloria Brooks & Leslie Brooks, 6631 UBER STREET, Philadelphia, PA 19138-3133   |
| 14548526 | Grimley Financial Corporation, 1415 Route 70 E Ste LL5, Cherry Hill, NJ 08034-2229   |
| 14548527 | + Jeffrey R Lessin, Esq., 1515 Markets Street, Suite 1650, Philadelphia, PA 19102-1918   |
| 14548528 | Main Line Health, Patient Payments, P.O. 780163, Philadelphia, PA 19178-0163   |
| 14548530 | PNC Bank, P.O. Box 6534, Carol Stream, IL 60197-6534   |
| 14551883 | + PNC Mortgage, A Division of PNC, National Association, c/o Rebecca A. Solarz, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541 |
| 14548532 | + Vnb- Loan Services Inc, 1460 Valley Road, Wayne, NJ 07470-8437   |
| 14548533 | + WILEY, LYTLE & COSGROVE, 1880 JFK BLVD, SUITE 1120, Philadelphia, PA 19103-7422  |

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                    | Date/Time            | Recipient Name and Address   |
|----------|---|----------------------|--|
| smg      | Email/Text: megan.harper@phila.gov            | Sep 13 2024 00:17:00 | City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595                                     |
| smg      | Email/Text: RVSVCBICNOTICE1@state.pa.us       | Sep 13 2024 00:17:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  |
| 14559581 | Email/PDF: bncnotices@becket-lee.com          | Sep 13 2024 00:19:54 | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701   |
| 14548521 | + Email/PDF: bncnotices@becket-lee.com        | Sep 13 2024 00:20:47 | Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540   |
| 14570097 | Email/Text: megan.harper@phila.gov            | Sep 13 2024 00:17:00 | Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595 |
| 14548522 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Sep 13 2024 00:20:49 | Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034   |
| 14548523 | Email/PDF: Citi.BNC.Correspondence@citi.com   | Sep 13 2024 00:20:43 | Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040  |
| 14566796 | Email/Text: bnc-quantum@quantum3group.com     | Sep 13 2024 00:17:00 | Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657   |
| 14552008 | Email/Text: mrdiscen@discover.com             | Sep 13 2024 00:17:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025   |
| 14548524 | + Email/Text: mrdiscen@discover.com           | Sep 13 2024 00:17:00 | Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025   |

District/off: 0313-2

User: admin

Page 2 of 3

Date Rcvd: Sep 12, 2024

Form ID: 138OBJ

Total Noticed: 27

|          |   |                      |  |
|----------|---|----------------------|--|
| 14784624 | + Email/PDF: resurgentbknotifications@resurgent.com | Sep 13 2024 00:20:20 | LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587  |
| 14566736 | Email/PDF: resurgentbknotifications@resurgent.com   | Sep 13 2024 00:19:46 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587           |
| 14548529 | Email/Text: CollectionsDept@PFCU.COM                | Sep 13 2024 00:17:00 | Philadelphia Federal Credit Union, Attn: Bankruptcy, 12800 Townsend Road, Philadelphia, PA 19154 |
| 14569189 | Email/Text: Bankruptcy.Notices@pnc.com              | Sep 13 2024 00:17:00 | PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342   |
| 14548531 | + Email/PDF: ais.sync.ebn@aisinfo.com               | Sep 13 2024 00:37:49 | Synch/car Care Contine, C/o Po Box 965036, Orlando, FL 32896-0001                                |
| 14569297 | ^ MEBN  | Sep 13 2024 00:03:46 | Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021         |
| 14558933 | Email/Text: AKYNAST@VALLEY.COM                      | Sep 13 2024 00:17:00 | Valley National Bank, PO Box 953, Wayne NJ 07474   |

TOTAL: 17

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 14, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 12, 2024 at the address(es) listed below:

| Name                    | Email Address   |
|-------------------------|---|
| DAVID M. OFFEN          | on behalf of Debtor Joanne Lawrence dmo160west@gmail.com davidoffenecf@gmail.com;offendr83598@notify.bestcase.com |
| DENISE ELIZABETH CARLON | on behalf of Creditor PNC Mortgage a division of PNC Bank, National Association bkgroup@kmlawgroup.com            |
| DENISE ELIZABETH CARLON | on behalf of Creditor PNC Bank N.A. bkgroup@kmlawgroup.com  |
| KENNETH E. WEST         | ecfemails@ph13trustee.com philaecf@gmail.com  |
| THOMAS DANIEL BIELLI    | on behalf of Creditor Leslie Brooks tbielli@bk-legal.com bhoffmann@bk-legal.com                                   |
| THOMAS DANIEL BIELLI    | on behalf of Creditor Gloria Brooks tbielli@bk-legal.com bhoffmann@bk-legal.com                                   |

District/off: 0313-2

User: admin

Page 3 of 3

Date Rcvd: Sep 12, 2024

Form ID: 138OBJ

Total Noticed: 27

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

|                 |   |                       |
|-----------------|---|-----------------------|
| IN RE:          | ) |                       |
| Joanne Lawrence | ) | Case No. 20-14010-amc |
|                 | ) |                       |
|                 | ) |                       |
| Debtor(s).      | ) | Chapter: 13           |
|                 | ) |                       |
|                 | ) |                       |

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania  
900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: September 12, 2024

For The Court

Timothy B. McGrath  
Clerk of Court